

Fig. 1

## **ENCRYPTED CYBERCOUPON METHOD PROCEDURE 1** Insert card in drive Enter password Optionally enter currency, amount and vendor identity Generate Cybercoupon and display on screen **PROCEDURE 2B PROCEDURE 2A ONLINE TRANSACTION** OFFLINE TRANSACTION Disconnect card from computer Communicate Cybercoupon Connect to vendor online orally or in writing to vendor Download order form Enter Cybercoupon in order Vendor asks card issuer for authorizatuion form Send order to vendor Vendor asks card issuer for authorization PROCEDURE 3 **AUTHORIZATION PROCESS** AT CARD ISSUER Filter Program 20 Request contains NO YES Cybercoupon? **CARD ISSUER'S STANDARD AUTHORIZATION TRANSLATOR PROGRAM 22 PROCESSING SYSTEM 24**

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Fig. 2

## **ENCRYPTED CYBERCOUPON METHOD** PROCESSING A REQUEST FOR AUTHORIZATION OF A TRANSACTION BY TRANSLATOR PROGRAM

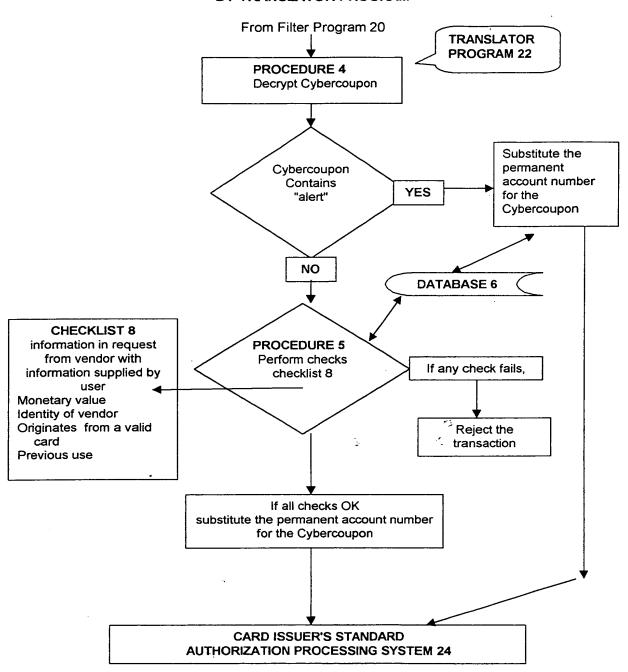


Fig 3.

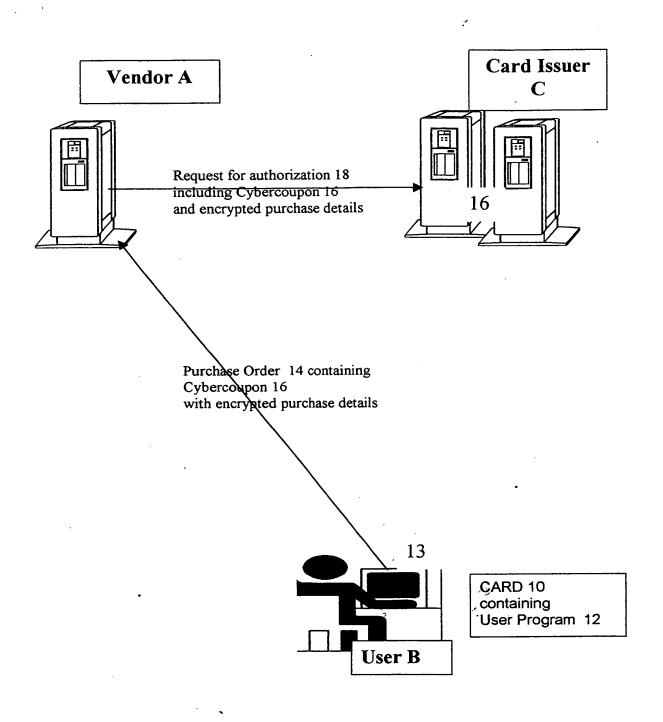
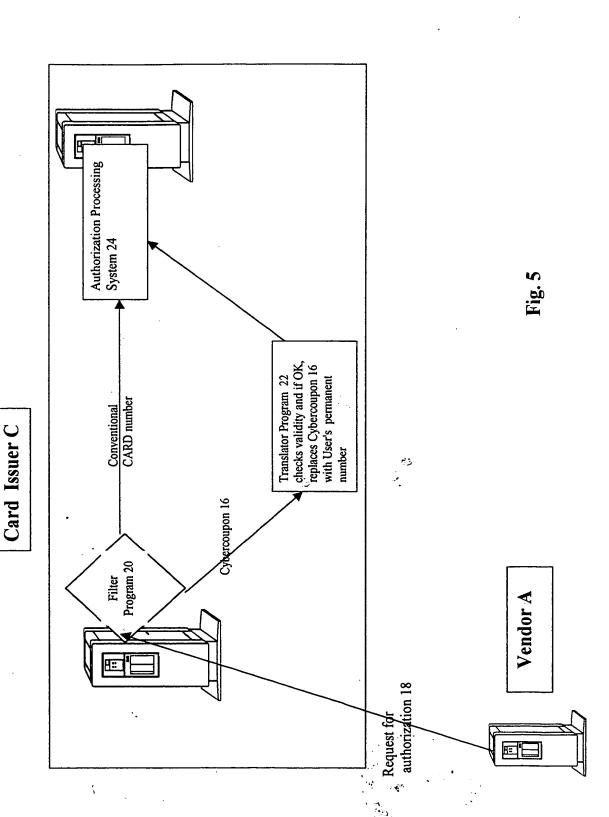
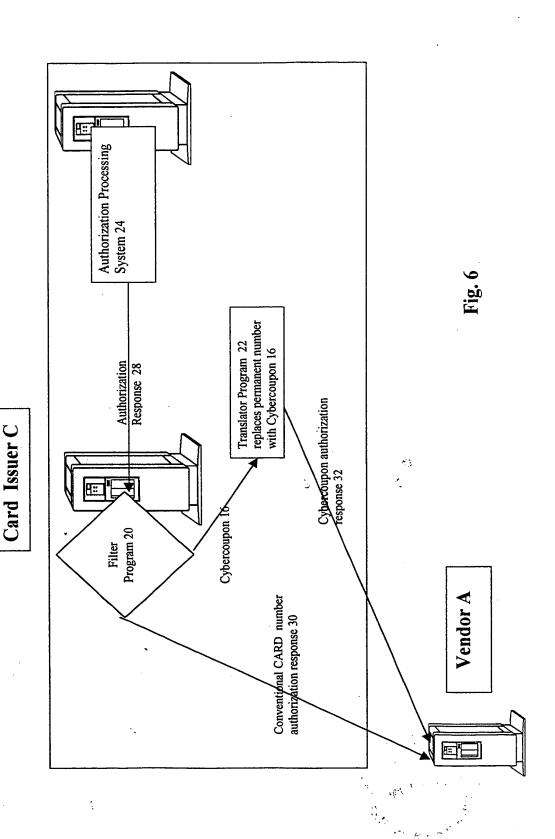
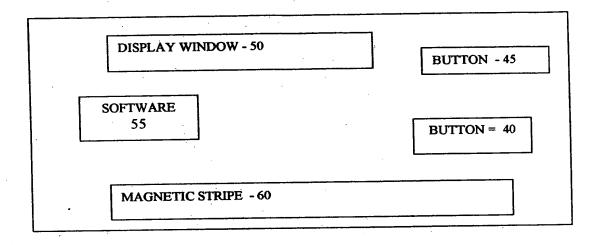


Fig. 4







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Combined Magnetic Stripe / Smartcard

Figure 7